Docket No. 4551-4003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Robert Wallach, et al.

Group Art Unit: 3626

Serial No.:

09/645,795

Examiner:

Frencl, Vanel

Filed:

August 24, 2000

For:

INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE OR LEASE OF AN AUTOMOBILE AFTER AN EXPIRATION OF A LEASE

Mail Stop Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

AMENDMENT AND RESPONSE UNDER 37 C.F.R. §1.111

In response to the Office Action dated June 25, 2003, please amend the aboveidentified application as follows.

Amendments to the Specification are reflected on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 21 of this paper.